



WITH YOU ALWAYS



TATA AIG ACADEMY



WITH YOU ALWAYS

Home Secure (Householder's) Policy



This content is for training purpose and for Internal Circulation only.
No business can be solicited basis on this content.



Objective



- At the end of the training you should be able to:
- Understand the components of Home Secure
- Learn coverages in detail of Home Secure
- Explain the packaged solution



Agenda



What do you think is the approximate value spent for setting up your home

...Your biggest investment needs protection

Home Secure (Householder's) Policy

Home secure gives you complete cover for...

1. Building & Contents
2. Jewellery & Valuables
3. Domestic Electronics & Electrical Appliances
4. Public Liability & Personal Accident
5. Baggage & Marine Transit
6. Pedal Cycle & Plate Glass
7. Key Replacement & more...





Coverage (1/8)



Building & Contents
Jewellery & Valuables
Electronics & Electrical Appliances
Public Liability & Personal Accident
Baggage & Marine Transit
Pedal Cycle & Plate Glass
Key Replacement & more
Packaged Solution for You

BUILDING	Coverage
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- **Fire & Allied Perils. Earthquake**
- **A single comprehensive policy that covers your multiple properties, with a self declared sum insured i.e. reconstruction cost X area of the house against any perils specified in the policy schedule**

CONTENTS	Coverage
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- **Fire & Allied Perils. Earthquake**
- **Theft & Burglary**
- **Self declared sum insured for the contents**
- **No listing required for contents**



Coverage (1/8)



Building & Contents

Jewellery & Valuables

Electronics & Electrical Appliances

Public Liability & Personal Accident

Baggage & Marine Transit

Pedal Cycle & Plate Glass

Key Replacement & more

Packaged Solution for You

ADDITIONAL COVERS Available under Fire Section

- **Rent for Alternative Accommodation**
- **Impact Damage**
- **Loss of Rent & Architect, Surveyors and Consulting Engineers**
- **Terrorism**



Coverage (2/8)



Building & Contents

Jewellery & Valuables

Electronics & Electrical Appliances

Public Liability & Personal Accident

Baggage & Marine Transit

Pedal Cycle & Plate Glass

Key Replacement & more

Packaged Solution for You

JEWELLERY & VALUABLES | All Risk Worldwide Cover

- **Any loss of, destruction of, or damage to your and/or your family's jewellery and valuables anywhere in world**
- **Newly purchased jewellery and valuables i.e. purchased after commencement of the policy**
- **Worldwide coverage**
- **Self declared value up to INR 10 Lakhs with single item limit of INR 1.25 Lakh. Valuation report required in case Sum insured value is more than 10 lakh**



Coverage (3/8)



DOMESTIC ELECTRONICS & ELECTRICAL APPLIANCE Coverage

Building & Contents
Jewellery & Valuables
Electronics & Electrical Appliances
Public Liability & Personal Accident
Baggage & Marine Transit
Pedal Cycle & Plate Glass
Key Replacement & more
Packaged Solution for You

- **Mechanical & Electrical Failure**
- **No itemized listing required**
- **Any repair costs occasioned by the mechanical and/or electrical failure specified in the schedule whilst contained or fixed in your home**
- **Audio and audio visual appliances are covered for accidental damage. i.e. LCD, LED, High End Music Systems, etc.**



Coverage (4/8)



PUBLIC LIABILITY Coverage

- **Any compensation and litigation expenses due to:**
 - **Property damage / Bodily Injury of any third party excluding your family & domestic staff anywhere in the world**
 - **Workmen's compensation for your domestic staff**

PERSONAL ACCIDENT Coverage

- **We provide Personal Accident cover to your entire family arising due to accident on account of:**
 - **Death**
 - **Permanent total or partial disablement**
 - **Medical expenses and Ambulance charges**

Building & Contents

Jewellery & Valuables

Electronics & Electrical Appliances

Public Liability & Personal Accident

Baggage & Marine Transit

Pedal Cycle & Plate Glass

Key Replacement & more

Packaged Solution for You



Coverage (5/8)



Building & Contents
Jewellery & Valuables
Electronics & Electrical Appliances
Public Liability & Personal Accident
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Packaged Solution for You

BAGGAGE Coverage

- **Your accompanied baggage is protected even while you travel**
- **Any accidental loss or damage and theft of personal baggage during the travel is covered anywhere in India**

MARINE TRANSIT Coverage

- **We will hold your possessions protected against loss or damage during transit within India, in case of an accident to the carrying vehicle or if the entire goods are not delivered**



Coverage (6/8)



Building & Contents
Jewellery & Valuables
Electronics & Electrical Appliances
Public Liability & Personal Accident
Baggage & Marine Transit
Pedal Cycle & Plate Glass
Key Replacement & more
Packaged Solution for You

PEDAL CYCLE Coverage

- It covers your pedal cycle comprehensively against accidental damages
- Also covers liability towards third party injury and/ or property damage up to Rs.10, 000 only

PLATE GLASS Coverage

- Securely fixed plate glass (e.g. windows) is covered against accidental loss or damage resulting into breakage



Coverage (7/8)



Building & Contents
Jewellery & Valuables
Electronics & Electrical Appliances
Public Liability & Personal Accident
Baggage & Marine Transit
Pedal Cycle & Plate Glass
Key Replacement & more
Packaged Solution for You

KEY REPLACEMENT Coverage

- **Reimbursement of your Home or vehicle keys which are:**
 - **Lost or Stolen**
 - **If your home or vehicle is broken into**
 - **Cost of obtaining a locksmith**
 - **Cost of a rental car**

OTHERS Coverage

- **Expenses for Temporary Resettlement**
- **Fraudulent Charges - unauthorized charged for stolen or lost card**
- **Loss of Cash in Transit**
- **Loss Wallet –Cost of replacing stolen wallet , personal papers and payment cards**



Coverage (8/8)



PACKAGED SOLUTION FOR YOU | Options

Building & Contents
Jewellery & Valuables
Electronics & Electrical Appliances
Public Liability & Personal Accident
Baggage & Marine Transit
Pedal Cycle & Plate Glass
Key Replacement & more
Packaged Solution for You

OPTION 1

Sum Insured of
INR 1 crore

4 Coverages

Premium of INR
25,000

for 4 coverage



OPTION 2

Sum Insured of
INR 2 crore

7 Coverages

Premium of INR
40,000

for 5 to 10 coverage



OPTION 3

Sum Insured of
INR 3 crore

15 Coverages

Premium of INR
50,000

for > 10 coverage





TATA AIG ACADEMY

Knowledge Check



WITH YOU ALWAYS

Is Key Replacement for Home or Vehicle?



Quick Recap



Coverages of Home Secure

Packaged Solution



TATA AIG ACADEMY



WITH YOU ALWAYS

Thank You